

STATE OF MARYLAND

Group Term Life Insurance The Standard Insurance Company

2004 Premiums

Active Employees

Age of Employee	Bi-Weekly Employee Rate (Per \$10,000)	Monthly Employee Rate (Per \$10,000)
Under 20	\$0.29	\$0.58
20 to 29	\$0.29	\$0.58
30 to 34	\$0.35	\$0.70
35 to 39	\$0.46	\$0.92
40 to 44	\$0.72	\$1.43
45 to 49	\$1.16	\$2.32
50 to 54	\$1.88	\$3.75
55 to 59	\$3.24	\$6.48
60 to 64	\$4.68	\$9.36
65 to 69	\$6.99	\$13.98
70 to 74	\$12.51	\$25.02
75 to 79	\$24.47	\$48.94
80 and older	\$24.47	\$48.94

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2004 Premiums

For Spouse

Age of Spouse	Bi-Weekly Spouse Rate (Per \$5,000)	Monthly Spouse Rate (Per \$5,000)
Under 20	\$0.31	\$0.62
20 to 29	\$0.31	\$0.62
30 to 34	\$0.34	\$0.68
35 to 39	\$0.42	\$0.84
40 to 44	\$0.62	\$1.24
45 to 49	\$0.96	\$1.92
50 to 54	\$1.44	\$2.87
55 to 59	\$2.23	\$4.45
60 to 64	\$3.41	\$6.82
65 to 69	\$4.96	\$9.92
70 to 74	\$7.80	\$15.60
75 to 79	\$7.80	\$15.60
80 and older	\$7.80	\$15.60

Dependent Child Monthly Rate (Per \$5,000)
\$0.95